

<i>SERFF Tracking Number:</i>	<i>PRTA-125901659</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40852</i>
<i>Company Tracking Number:</i>	<i>VICKIE E2</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>EN-01V2 1-09</i>		
<i>Project Name/Number:</i>	<i>EN-01V2 1-09/EN-01V2 1-09</i>		

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: EN-01V2 1-09

TOI: L07I Individual Life - Whole

Sub-TOI: L07I.111 Single Premium - Single Life Co Tr Num: VICKIE –E2

Filing Type: Form

SERFF Tr Num: PRTA-125901659 State: ArkansasLH

SERFF Status: Closed

Co Status:

Author: Vickie Jerkins

Date Submitted: 11/14/2008

State Tr Num: 40852

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 11/19/2008

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: 01/01/2009

State Filing Description:

General Information

Project Name: EN-01V2 1-09

Project Number: EN-01V2 1-09

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing has been submitted to our domiciliary state of Tennessee, concurrently.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/19/2008

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/19/2008

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

The intended implementation date for this filing is January 01, 2009 or upon approval by your Department. The above referenced Individual Life Filing is being submitted for filing acknowledgement or prior approval, as appropriate. This is a new filing and does not contain any unusual or possibly controversial items that vary from normal company or industry standards. This filing has been submitted to our domiciliary state of Tennessee, concurrently.

The submitted form was created using fonts of 10 point or greater in the case of logos, addresses, headings. The form is

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<i>Company Tracking Number:</i>	<i>VICKIE E2</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>EN-01V2 1-09</i>		
<i>Project Name/Number:</i>	<i>EN-01V2 1-09/EN-01V2 1-09</i>		

in final laser printed format, subject only to minor modification in paper size, stock, ink, font style, border, company logo and adaptation to computer printing. The fonts will never be smaller than 10 point. The submitted Policy Schedule Pages obtained an appropriate FLECH Ease of Reading Test Score of 55 when tested with the policy.

This filing is being made to incorporate changes related to the implementation of 2001 CSO. Submitted please find new Policy Schedule Pages (form EN-01V2 1-09) and related Actuarial Materials / Rates for use with previously approved Single Premium Endowment Policy form EN-01-AR 11-03 (Approved January 24, 2004, under state tracking number 24929). For your convenience in reviewing, a Schedule Page Compare Document outlining changes has been provided.

Previously approved Endorsement form 2001-CSO-2 (Approved February 21, 2008, under state tracking number 38085) will be used to modify the CSO Information contained in the "Basis of Computations" provision of the policy.

Required filing fees have been submitted via EFT.

If you are in need of further information to complete the review of this filing, I can be contacted via SERFF Notes, email at Vickie.Jerkins@protective.com or tollfree at 1-800-866-3555 ext. 5514.

Company and Contact

Filing Contact Information

Vickie Jerkins, Policy Contract Filing Specialist	vickie.jerkins@protective.com
2801 Highway 280 South	(800) 866-3555 [Phone]
Birmingham, AL 35223	(205) 268-3401[FAX]

Filing Company Information

Protective Life Insurance Company	CoCode: 68136	State of Domicile: Tennessee
2801 Highway 280	Group Code: 458	Company Type:
Birmingham, AL 35223	Group Name:	State ID Number:
(800) 866-3555 ext. [Phone]	FEIN Number: 63-0169720	

Filing Fees

<i>SERFF Tracking Number:</i>	<i>PRTA-125901659</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>VICKIE E2</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>EN-01V2 1-09</i>		
<i>Project Name/Number:</i>	<i>EN-01V2 1-09/EN-01V2 1-09</i>		

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$50.00	11/14/2008	23929189

<i>SERFF Tracking Number:</i>	<i>PRTA-125901659</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>VICKIE E2</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.111 Single Premium - Single Life</i>
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<i>Project Name/Number:</i>	<i>EN-01V2 1-09/EN-01V2 1-09</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	11/19/2008	11/19/2008

<i>SERFF Tracking Number:</i>	<i>PRTA-125901659</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>VICKIE E2</i>		
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<i>Project Name/Number:</i>	<i>EN-01V2 1-09/EN-01V2 1-09</i>		

Disposition

Disposition Date: 11/19/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PRTA-125901659</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40852</i>
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<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.111 Single Premium - Single Life</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Compare Document		Yes
Form	Policy Schedule Pages		Yes

SERFF Tracking Number:	PRTA-125901659	State:	Arkansas
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Product Name:	EN-01V2 1-09		
Project Name/Number:	EN-01V2 1-09/EN-01V2 1-09		

Form Schedule

Lead Form Number: EN-01V2 1-09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	EN-01V2 1-09	1-Schedule Pages	Policy Schedule Pages	Initial		0	EN-01V2 1-09.pdf

POLICY SCHEDULE

FACE AMOUNT: [\$100,000]

POLICY NUMBER: [SPECIMEN]

DATE OF ISSUE: [AUGUST 1, 2009]

PREMIUM CLASS: [NONSMOKER]

INSURED: [JOHN Q. DOE]

AGE AT ISSUE: [35]

MATURITY DATE: [AUGUST 1, 2074]

SEX: [MALE]

SCHEDULE OF BENEFITS AND PREMIUMS

FORM NO.	BENEFITS	BENEFIT AMOUNT	SINGLE PREMIUM
[EN-01]	LIFE INSURANCE	\$100,000	\$20,045]

POLICY SCHEDULE (CONTINUED)

POLICY NUMBER: [SPECIMEN]

INSURED: [JOHN Q. DOE]

END OF POLICY YEAR	NON-FORFEITURE VALUES ATTAINED AGE OF INSURED	CASH VALUE
[1	36	14,800
2	37	15,500
3	38	16,100
4	39	16,800
5	40	17,600
6	41	18,300
7	42	19,100
8	43	19,900
9	44	20,800
10	45	21,600
11	46	22,500
12	47	23,500
13	48	24,400
14	49	25,400
15	50	26,500
16	51	27,500
17	52	28,700
18	53	29,800
19	54	31,000
20	55	32,200
25	60	38,700
30	65	45,900]

CASH VALUES SHOWN IN THIS TABLE ARE COMPUTED USING AN INTEREST RATE OF 5.00%.

<i>SERFF Tracking Number:</i>	<i>PRTA-125901659</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Protective Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40852</i>
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<i>Product Name:</i>	<i>EN-01V2 1-09</i>		
<i>Project Name/Number:</i>	<i>EN-01V2 1-09/EN-01V2 1-09</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	PRTA-125901659	State:	Arkansas
Filing Company:	Protective Life Insurance Company	State Tracking Number:	40852
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Project Name/Number:	EN-01V2 1-09/EN-01V2 1-09		

Supporting Document Schedules

	Review Status:	
Satisfied -Name:	Certification/Notice	11/13/2008
Comments:		
Attachment:		
AR Certification.pdf		

	Review Status:	
Bypassed -Name:	Application	11/13/2008
Bypass Reason:	Not applicable to this filing.	
Comments:		

	Review Status:	
Satisfied -Name:	Compare Document	11/13/2008
Comments:		
For your convenience in reviewing, a Schedule Page Compare Document outlining changes has been provided.		
Attachment:		
Compare Sch Pgs EN01 vs EN01v2.pdf		

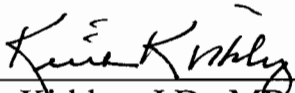
PROTECTIVE LIFE INSURANCE COMPANY BIRMINGHAM, ALABAMA

CERTIFICATION OF COMPLIANCE

Arkansas

FORM(S): 2001-CSO-4 Technical Computations Endorsement

This is to certify that the enclosed form(s) are in compliance with Rule and Regulation 19 of the State of Arkansas regarding the Unfair Sex Discrimination in the Sale of Insurance.



Keith Kirkley, J.D., MBA
Assistant Vice President
Product Implementation
Contract Drafting & Filing Team

November 10, 2008

POLICY SCHEDULE

FACE AMOUNT: [\$100,000]

POLICY NUMBER: [SPECIMEN]

| **DATE OF ISSUE:** [AUGUST 1, ~~2009~~2003]

PREMIUM CLASS: [NONSMOKER]

INSURED: [JOHN Q. DOE]

AGE AT ISSUE: [35]

| **MATURITY DATE:** [AUGUST 1, ~~2074~~2068]

SEX: [MALE]

SCHEDULE OF BENEFITS AND PREMIUMS

FORM NO.	BENEFITS	BENEFIT AMOUNT	SINGLE PREMIUM
[EN-01	LIFE INSURANCE	\$100,000	\$20,045 \$14,911

POLICY SCHEDULE (CONTINUED)

POLICY NUMBER: [SPECIMEN]

INSURED: [JOHN Q. DOE]

TABLE OF NON-FORFEITURE VALUES

END OF POLICY YEAR	ATTAINED AGE OF INSURED	CASH VALUE
-----------------------------------	--	-----------------------

1	36	14,800 15,600
2	37	15,500 16,300
3	38	16,100 17,100
4	39	16,800 17,900
5	40	17,600 18,700
6	41	18,300 19,500
7	42	19,100 20,300
8	43	19,900 21,200
9	44	20,800 22,100
10	45	21,600 23,100
11	46	22,500 24,100
12	47	23,500 25,100
13	48	24,400 26,100
14	49	25,400 27,200
15	50	26,500 28,300
16	51	27,500 29,500
17	52	28,700 30,600
18	53	29,800 31,900
19	54	31,000 33,100
20	55	32,200 34,400
25	60	38,700 41,200
30	65	45,900 48,600

CASH VALUES SHOWN IN THIS TABLE ARE COMPUTED USING AN INTEREST RATE OF ~~5.00%~~5.75%.